

WHAT IS CLAIMED IS:

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1. Apparatus for providing a customer with an opportunity to request an adjustment to said customer's account, comprising:

a network interface being operable to send and receive data over an electronic network;

5 a service charge adjustment system coupled to the network interface, the service charge adjustment system being operable to perform at least the functions of:

receiving a request from the customer to make an adjustment to the account;

10 delivering the request to an automated interface;

acting on the request using the automated interface; and
presenting the customer with a response to the request.

2. The apparatus of claim 1, wherein the automated interface is operable to perform at least the functions of:

retrieving at least one business rule from a business rules database;

and

5 applying the at least one business rule to arrive at a decision regarding the request.

3. The apparatus of claim 1, wherein the network interface is further operable to perform the function of:

maintaining an electronic site on the electronic network to which the customer may connect.

4. The apparatus of claim 3, wherein the network interface is further operable to perform the function of:
presenting at least a first electronic screen over the electronic network to the customer who has connected to the electronic site.

5. The apparatus of claim 1, wherein the automated interface is further operable to perform the functions of:
requesting at least a first customer information; and
validating the first customer information.

6. The apparatus of claim 5, wherein the first customer information includes at least the following:
a user name; and
a password.

7. The apparatus of claim 6, wherein the first customer information also includes at least the following:
name and address of the customer; and
date of service charge transaction.

8. The apparatus of claim 2, wherein the decision is one of the following:
granting an adjustment request;
denying an adjustment request; and
referring a request to an external system for further consideration.

9. The apparatus of claim 8, wherein said automated interface is operable to perform at least one of the following:

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5 validating the existence of a service charge;
determining the cost-effectiveness of granting the request;
checking to see if the customer has a special status;
determining if a bank error has occurred;
checking to see if the customer is a high value customer;
rating the profitability of granting the request;
checking to see if the customer has made at least a predetermined
10 number of previous requests;
ascertaining if the customer has been granted at least one courtesy
adjustment; and
determining if the request is justified.

10. The apparatus of claim 9, wherein, if the service charge is invalid,
including the step of denying said adjustment request.

11. A method of providing a customer with an opportunity to
electronically request an adjustment to the customer's account comprising the steps
of:

- 5 (a) maintaining an electronic site on a network to which the
customer may connect;
(b) presenting at least one electronic screen over the network to
the customer who has connected to the electronic site, the one screen including a first
input field operable to receive a first command from the customer indicative of the
request for an adjustment to the customer's account;
10 (c) electronically delivering the first command to an automated
interface which converts a format of the first command to another format for
allowing the automated interface to act on the request; and
(d) presenting a decision concerning the request.

15 12. A method of providing a customer with an opportunity to request an adjustment to the customer's account comprising the steps of:

- (a) receiving a request from the customer to make an adjustment to the account;
- (b) delivering the request to an automated interface;
- (c) acting on the request using the automated interface; and
- 20 (d) presenting the customer with a response to the request.

13. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 further comprising the steps of:

5 maintaining an electronic site on a computer network to which the customer may connect.

14. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 13 further comprising the steps of:

5 presenting at least one electronic screen over the network to the customer who has connected to the electronic site, at least one screen including at least a first input field operable to receive the request from the customer.

15. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the request is made across a computer network.

16. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 13 wherein the computer network is the Internet.

17. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the request is received by facsimile.

18. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the request is delivered by mail.

19. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the request is delivered by contact with a customer service representative.

20. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 19 wherein the contact is made over a communication network.

21. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 20 wherein the communication network is a telephone system.

22. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 20 wherein the communication network is the Internet.

23. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 19 wherein the contact is made directly in person with the customer service representative.

24. A method of providing a customer with an opportunity to request an adjustment to the customer account according to claim 12 wherein the automated interface converts a first format of the adjustment request to at least a second format for use within the automated interface.

25. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 13 wherein the electronic site is a website.

26. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 25 wherein the website is hosted in a shared operating environment.

27. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the automated interface establishes a record of the request.

28. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the automated interface initiates research to determine the validity of the request.

29. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the response to the request is a refund.

30. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the response to the request is a denial.

31. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the response to the request is a referral for further consideration.

32. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 31, wherein the referral for further consideration includes an estimate on when a final decision will be made.

33. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12 wherein the automated interface utilizes a predetermined rules algorithm to determine the response to the request.

34. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 33 wherein the predetermined rules algorithm includes sending the request for additional processing when predetermined criteria are met.

35. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 34, wherein the additional processing includes human intervention.

36. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the automated interface automatically approves the request of a high value customer.

37. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 2, wherein the automated interface checks the request for fraud using a fraud detecting algorithm.

38. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the automated interface checks the request for employee misconduct.

39. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 12, wherein the automated interface checks the request for an excessive request history of the customer according to a predefined criteria.

40. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 29, wherein the refund is made automatically to the customer by electronically crediting the account.

41. A method of providing a customer with an opportunity to request an adjustment to the customer's account comprising the steps of:

(a) maintaining an electronic site on a computer network to which the customer may connect;

(b) presenting at least one electronic screen over the network to the customer who has connected to the electronic site, the at least one screen including at least a first input field operable to receive the adjustment request from the customer;

(c) delivering said adjustment request to an automated interface;

(d) acting on the request using the automated interface; and

(e) presenting said customer with a decision on said adjustment request.

42. A method of providing a customer with an opportunity to request an adjustment to the customer's account according to claim 41, wherein the step of acting on the request includes the following:

retrieving at least one business rule from a business rules database;
applying the at least one business rule to the request; and
arriving at the decision on the request.

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